



# Key Trends for Active Employees and Early Retirees

Based on Paid Claims  
Through July 2023

August 2023



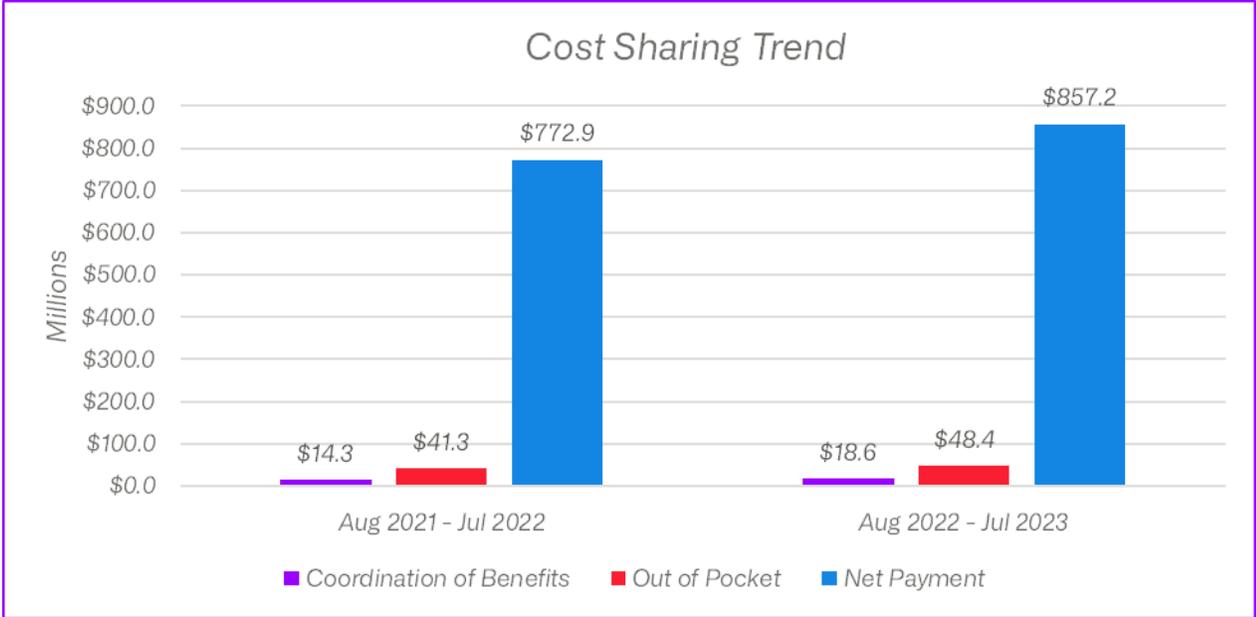
# Executive Summary

- Overall Allowed PMPY trend rose 11.4% from \$8,312 to \$9,231, up slightly from June.
- Inpatient medical PMPY increased by 7.3%, driven by an increase of 7.8% facility charges
  - Surgical admissions increased by 16.9% (up from 16.7% in June), with an increase in net PMPY payments of 10.8%; this accounted for 40% of inpatient allowed admissions
  - Allowed amounts PMPY for maternity admissions remained flat at 0% alongside an increase to maternity admits of 4.9%, accounted for 39% of admissions, which led to a decrease in maternity spend of 1.5%
  - Average length of stay for admissions decreased overall by 3.9% and continued to decrease for surgical (1.2%), but increase for maternity (1.6%)
- Outpatient medical PMPY increased by 11.7% from \$4,562 to \$5,098, down slightly from June.
  - Utilization saw the largest increases for substance abuse (19.0%), mental health (12.1%) and emergency rooms (10.5%)
  - Allowed amount per service increased for labs (4.6%), emergency rooms (18.0%), and office visits (13.0%)
- Pharmacy payments were driving 26.1% of the cost overall, and increased by 13.1% PMPY from the previous rolling year, up approximately 1% on a rolling twelve PMPM basis.
  - Specialty drugs incurring the largest costs on the pharmacy plan were medications used to treat rheumatoid and psoriatic arthritis and other skin conditions; they were Humira, Stelara, and Dupixent
  - On the medical pharmacy side, the three most costly medications were to treat cancer (Keytruda), multiple sclerosis (Ocrevus), and treatment of multiple myeloma cancer patients (Darzalex)

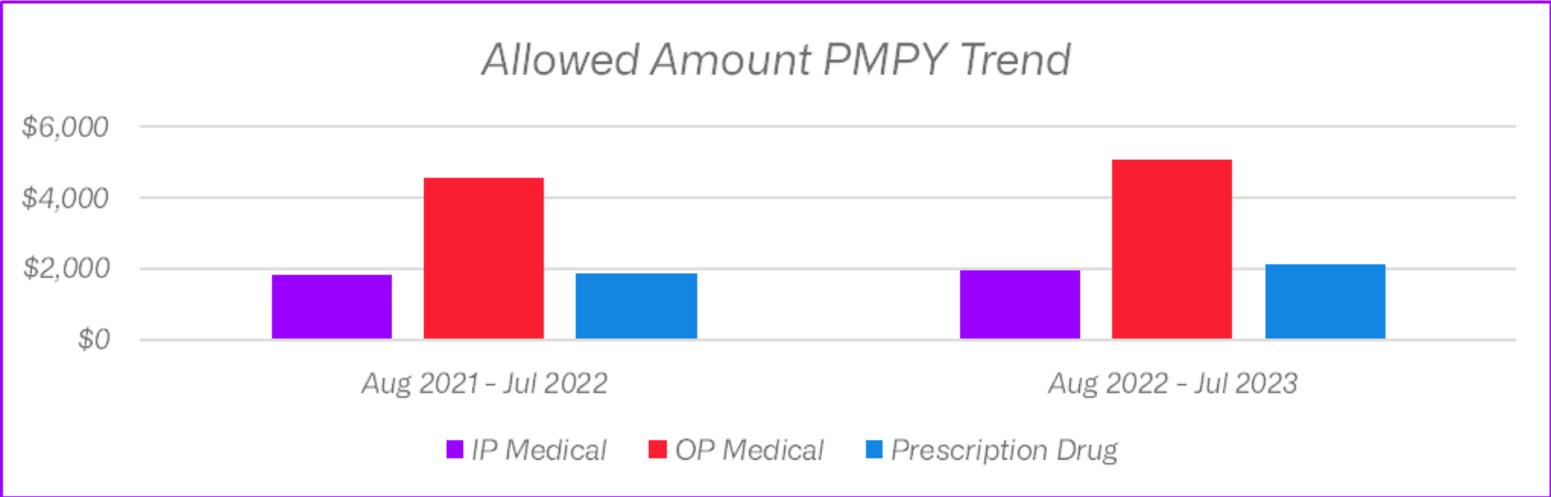
# Overall Trend

## Annual Trend

	Aug 2021 – Jul 2022	Aug 2022 – Jul 2023	% Change
Allowed Amount	\$828,485,727	\$924,277,871	11.6%
Coordination of Benefits	\$14,287,469	\$18,607,895	30.2%
Out of Pocket	\$41,283,640	\$48,443,224	17.3%
Net Payment	\$772,914,618	\$857,226,752	10.9%
Members Avg Med or Rx	\$99,674	\$100,125	0.5%
Allow Amt PMPY	\$8,312	\$9,231	11.1%
Allow Amt PEPY	\$18,348	\$20,302	10.6%
Net Pay PMPY	\$7,754	\$8,562	10.4%
Net Pay PEPY	\$17,118	\$18,829	10.0%



# Overall PMPY Trend



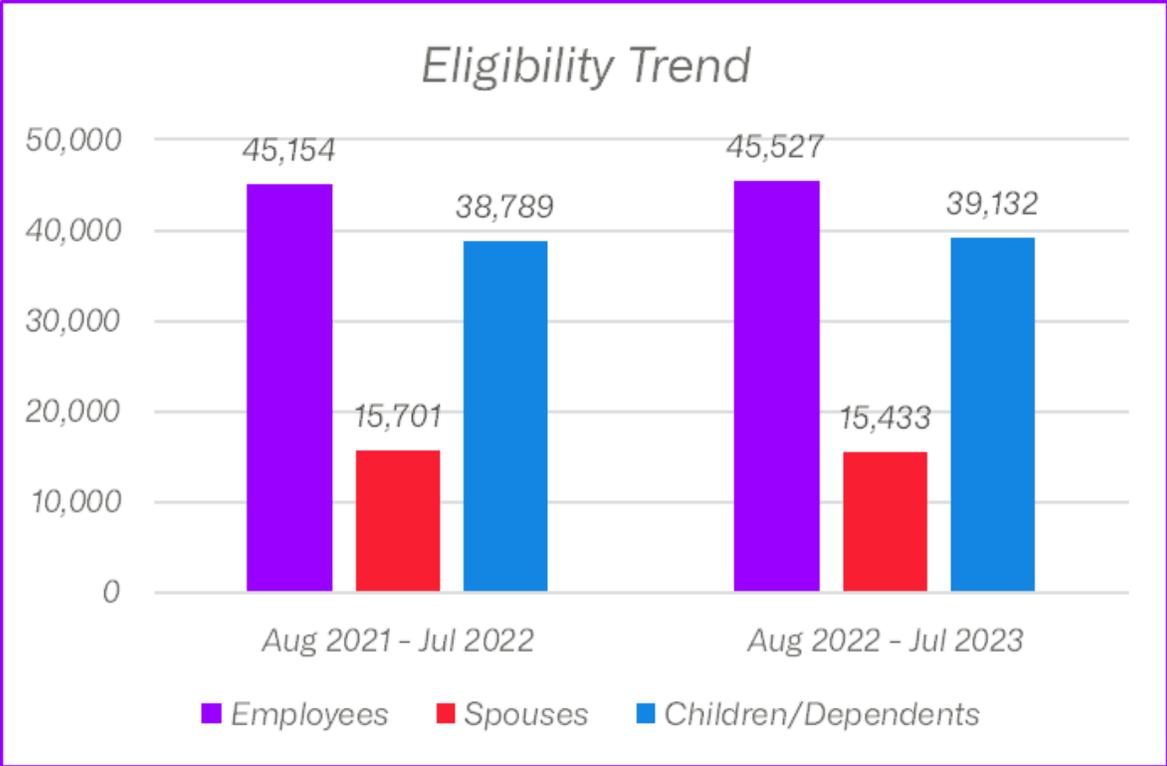
**Allowed Amount PMPY Trend**

	Aug 2021 - Jul 2022	Aug 2022 - Jul 2023	% Change
IP Medical	\$1,821	\$1,953	7.3%
OP Medical	\$4,562	\$5,098	11.7%
Prescription Drug	\$1,871	\$2,117	13.1%

# Overall Eligibility Trend

## Annual Eligibility Trend

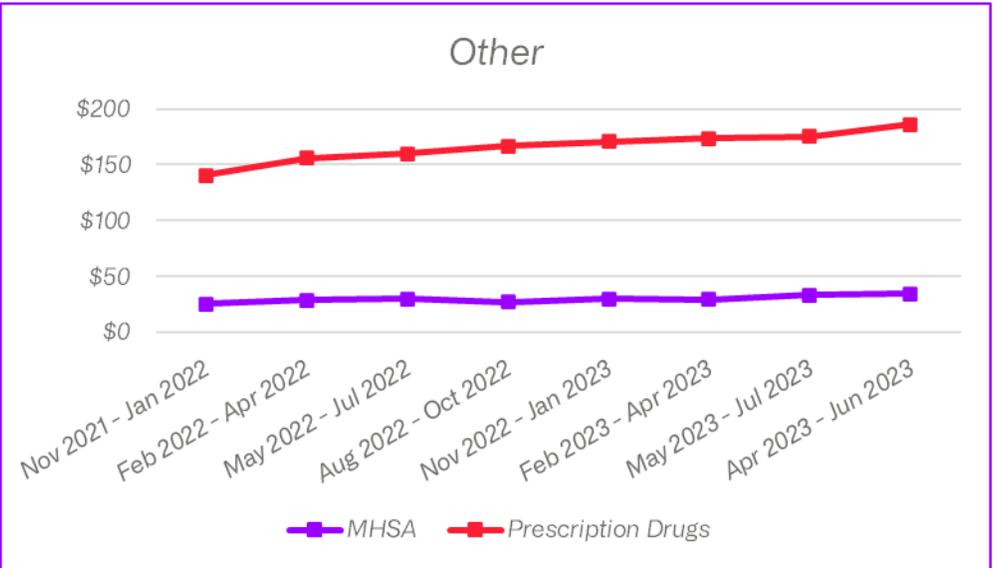
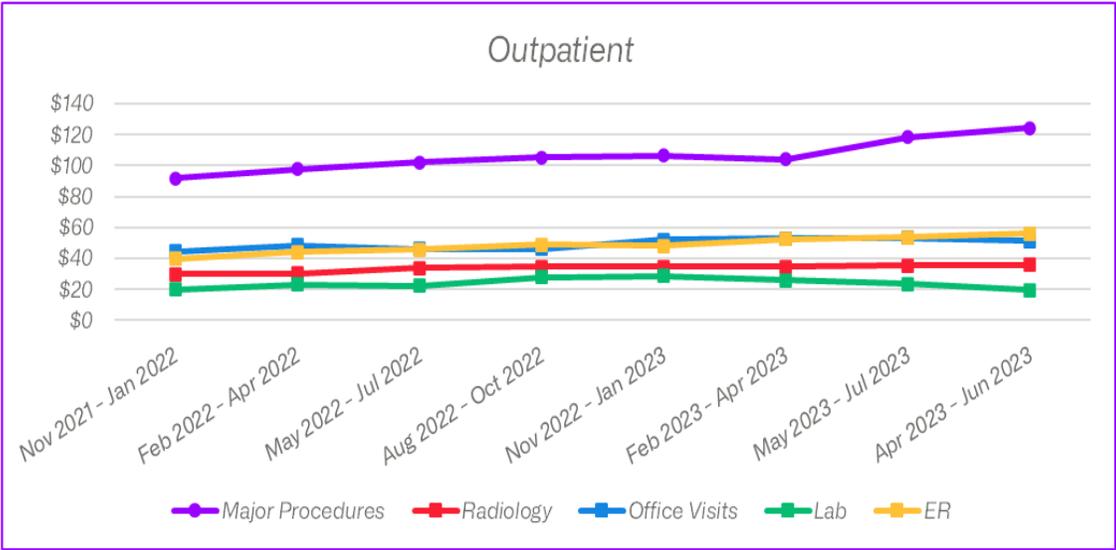
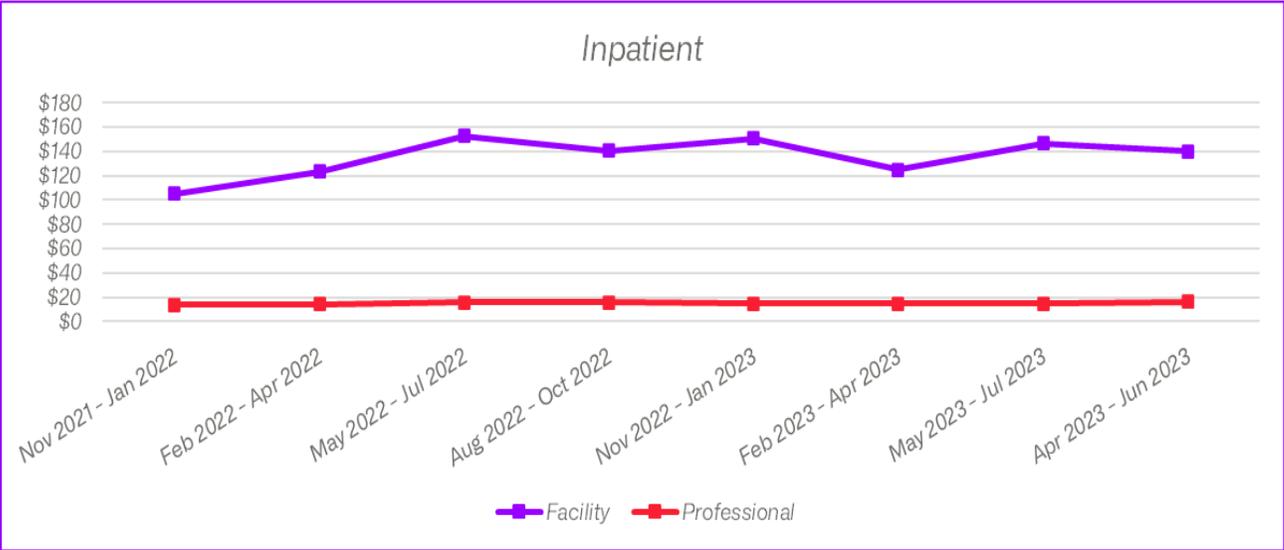
	Aug 2021 – Jul 2022	Aug 2022 – Jul 2023	% Change
<b>Members Avg</b>	99,644	100,092	0.4%
Employees	45,154	45,527	0.8%
Spouses	15,701	15,433	-1.7%
Children/Dependents	38,789	39,132	0.9%
<b>Family Size Avg</b>	2.2	2.2	-0.4%
<b>Member Age Avg</b>	34.4	34.4	-0.1%
Employees	47.0	47.0	0.0%
Spouses	49.8	49.9	0.1%
Children/Dependents	13.4	13.5	0.5%



# Overall Trend by Type of Service

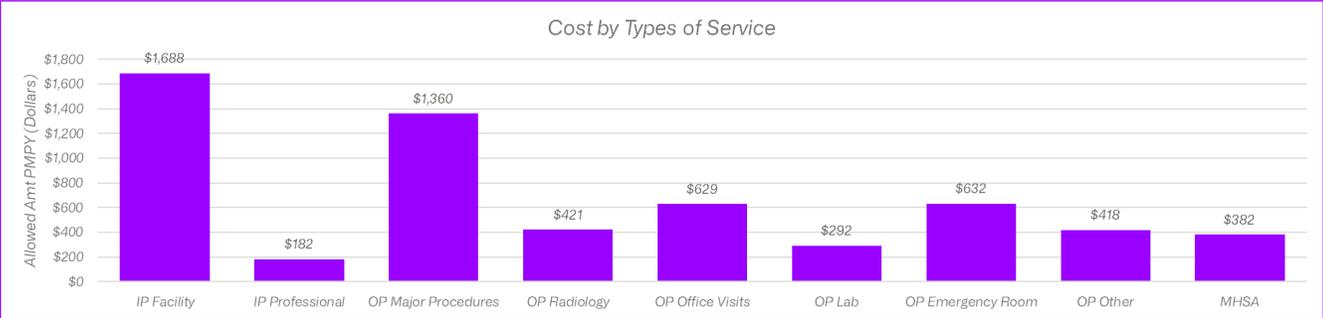
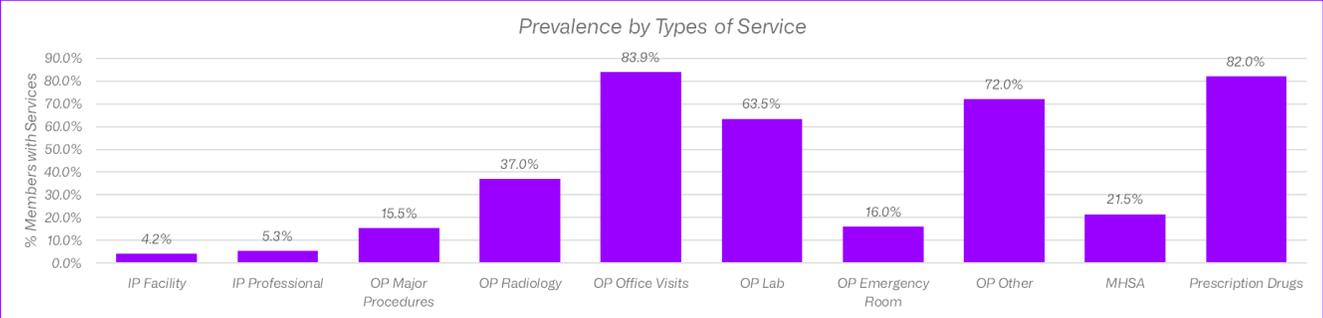
	Allowed Amt PMPY Med and Rx			Net Pay PMPY Med and Rx		
	Aug 2021 – Jul 2022	Aug 2022 – Jul 2023	% Change	Aug 2021 – Jul 2022	Aug 2022 – Jul 2023	% Change
IP Facility	\$1,566	\$1,688	7.8%	\$1,494	\$1,598	7.0%
IP Professional	\$178	\$182	2.1%	\$173	\$173	0.1%
OP Major Procedures	\$1,191	\$1,360	14.1%	\$1,132	\$1,294	14.3%
OP Radiology	\$385	\$421	9.3%	\$362	\$396	9.6%
OP Office Visits	\$557	\$629	13.0%	\$478	\$538	12.6%
OP Lab	\$279	\$292	4.6%	\$252	\$260	2.8%
OP Emergency Room	\$536	\$632	18.0%	\$485	\$574	18.3%
OP Other	\$365	\$418	14.8%	\$347	\$399	14.9%
MHSA	\$334	\$382	14.2%	\$311	\$353	13.3%
Prescription Drugs	\$1,871	\$2,117	13.1%	\$1,765	\$1,977	12.0%

# Allowed Amount PMPM Quarterly Trend



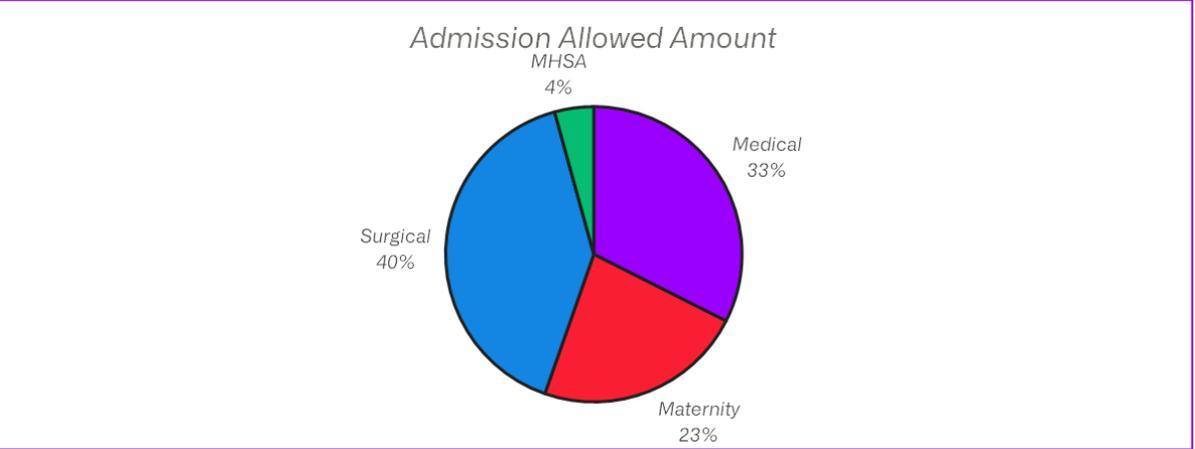
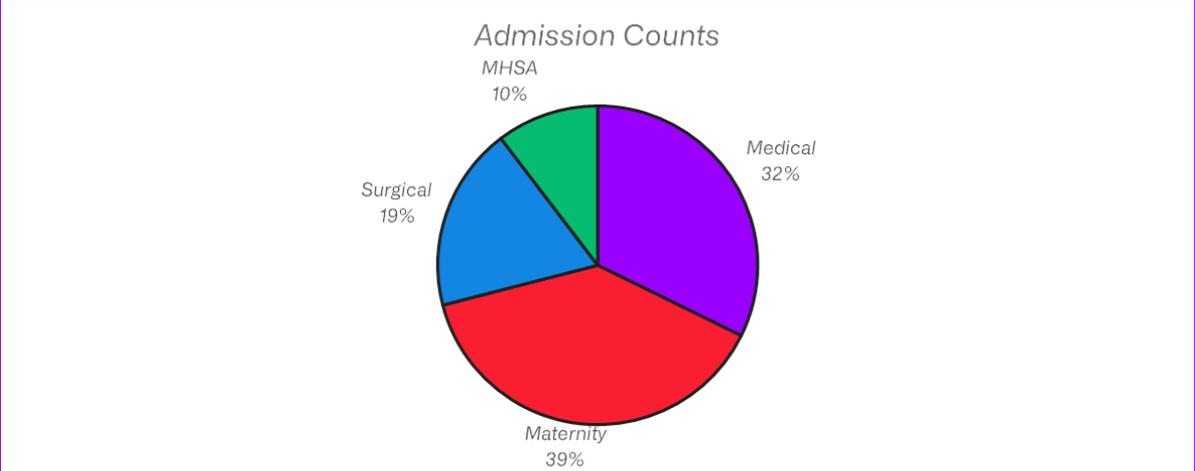
# Cost and Use by Type of Service

	Patients as a % of Total Members	Costs as a % of Total Allowed Amount
IP Facility	4.2%	20.8%
IP Professional	5.3%	2.2%
OP Major Procedures	15.5%	16.7%
OP Radiology	37.0%	5.2%
OP Office Visits	83.9%	7.7%
OP Lab	63.5%	3.6%
OP Emergency Room	16.0%	7.8%
OP Other	72.0%	5.2%
MHSA	21.5%	4.7%
Prescription Drugs	82.0%	26.1%



# Acute Inpatient Admission Detail

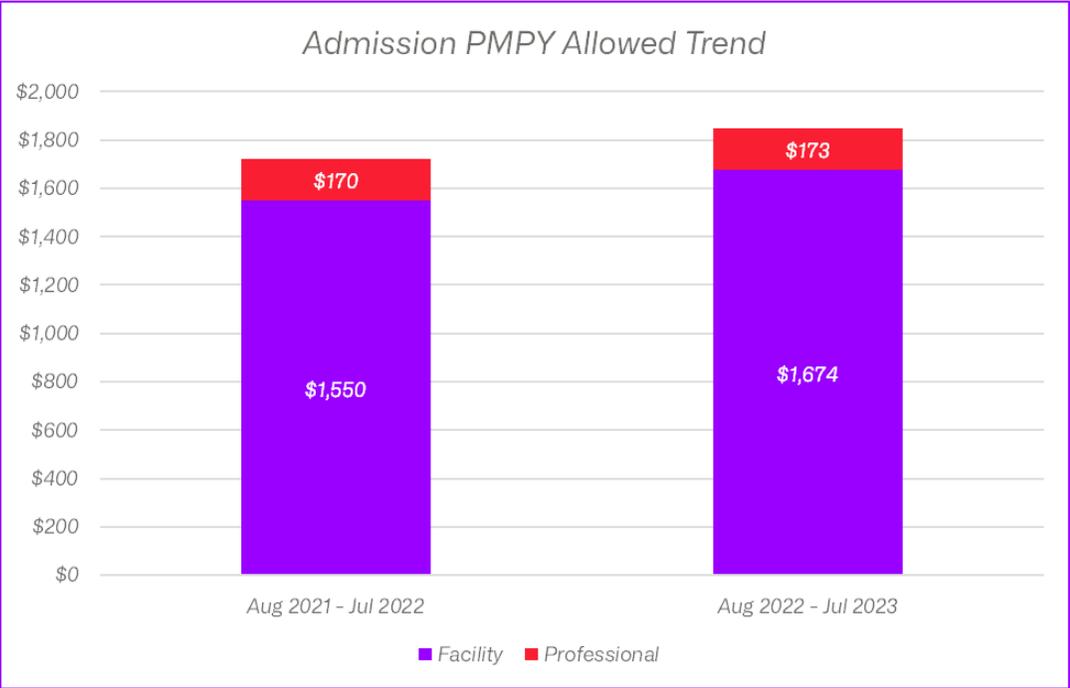
	Aug 2021 – Jul 2022	Aug 2022 – Jul 2023	% Change	
Admits/1000	Medical	15.9	18.6	17.0%
	Maternity	21.2	22.3	4.9%
	Surgical	9.2	10.7	16.9%
	MHSA	5.8	6.0	2.8%
	<b>Total</b>	<b>52.1</b>	<b>57.5</b>	<b>10.5%</b>
Allowed Amount PMPY	Medical	\$605	\$617	2.0%
	Maternity	\$435	\$435	0.0%
	Surgical	\$698	\$767	9.9%
	MHSA	\$73	\$81	10.8%
	<b>Total</b>	<b>\$1,812</b>	<b>\$1,901</b>	<b>4.9%</b>
Net Pay PMPY	Medical	\$583	\$600	2.9%
	Maternity	\$418	\$412	-1.5%
	Surgical	\$661	\$733	10.8%
	MHSA	\$69	\$78	12.5%
	<b>Total</b>	<b>\$1,731</b>	<b>\$1,822</b>	<b>5.2%</b>



\*This report excludes LTC & non-acute admissions.

# Admission PMPY Allowed Amount Trend\*

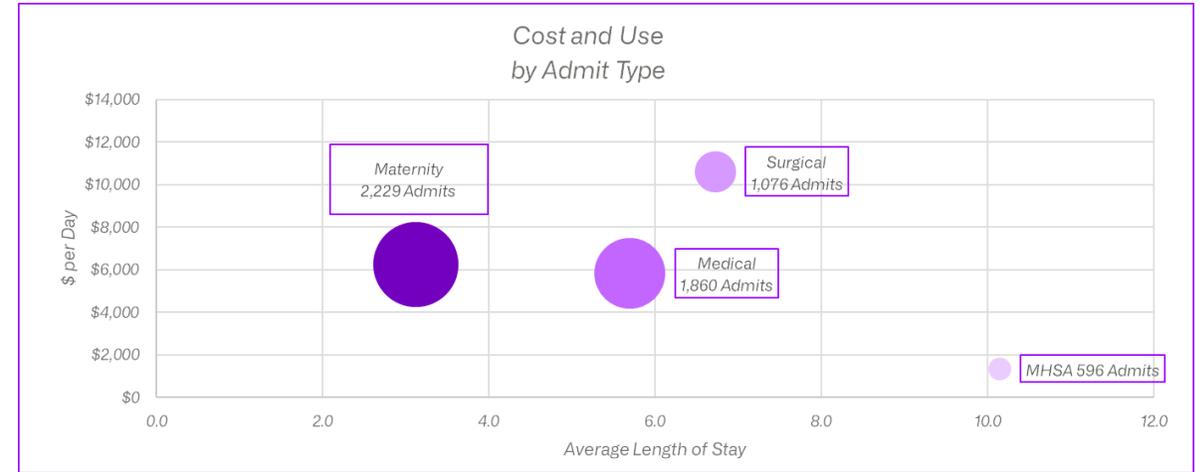
	Aug 2021 – Jul 2022	Aug 2022 – Jul 2023	% Change
<b>Allowed Amt PMPY</b>			
Facility	\$1,550	\$1,674	8.0%
Professional	\$170	\$173	1.9%
<b>Total</b>	<b>\$1,720</b>	<b>\$1,847</b>	<b>7.4%</b>
<b>Net Pay PMPY</b>			
Facility	\$1,480	\$1,586	7.2%
Professional	\$165	\$164	-0.1%
<b>Total</b>	<b>\$1,645</b>	<b>\$1,751</b>	<b>6.4%</b>



\*This report excludes LTC & non-acute admissions.

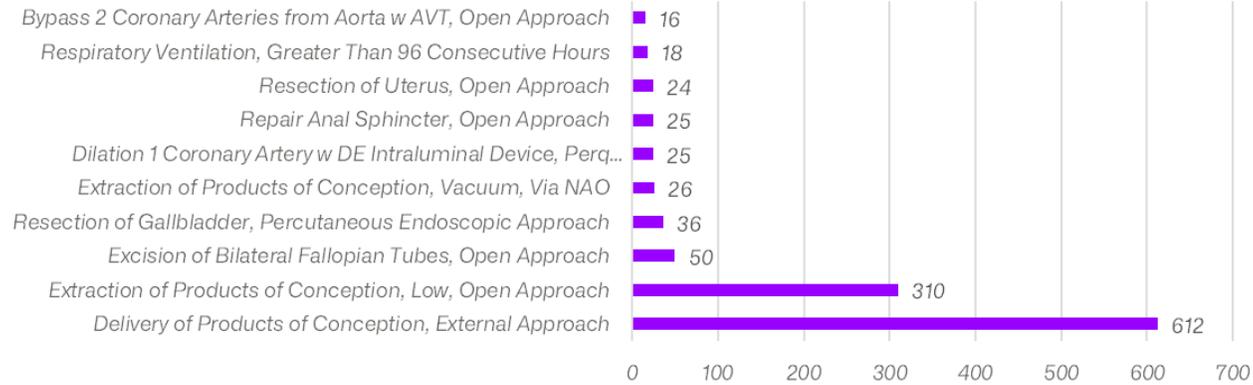
# Acute Admission Detail\*

	Aug 2021 – Jul 2022	Aug 2022 – Jul 2023	% Change
<b>Length of Stay</b>			
Medical	6.5	5.7	-12.2%
Surgical	6.8	6.7	-1.2%
Maternity	3.1	3.1	1.6%
MHSA	10.3	10.1	-1.0%
Total	5.6	5.4	-3.9%
<b>Allowed Amt/Admit</b>			
Medical	\$38,105	\$33,219	-12.8%
Surgical	\$75,992	\$71,416	-6.0%
Maternity	\$20,511	\$19,551	-4.7%
MHSA	\$12,650	\$13,629	7.7%
Total	\$34,790	\$33,038	-5.0%
<b>Allowed Amt/Day</b>			
Medical	\$5,867	\$5,828	-0.7%
Surgical	\$11,168	\$10,620	-4.9%
Maternity	\$6,670	\$6,257	-6.2%
MHSA	\$1,234	\$1,343	8.9%
Total	\$6,242	\$6,169	-1.2%



# Acute Inpatient Admission Detail: Current Year Surgical Admits\*

Top 10 Admit Principal Procedures by Volume



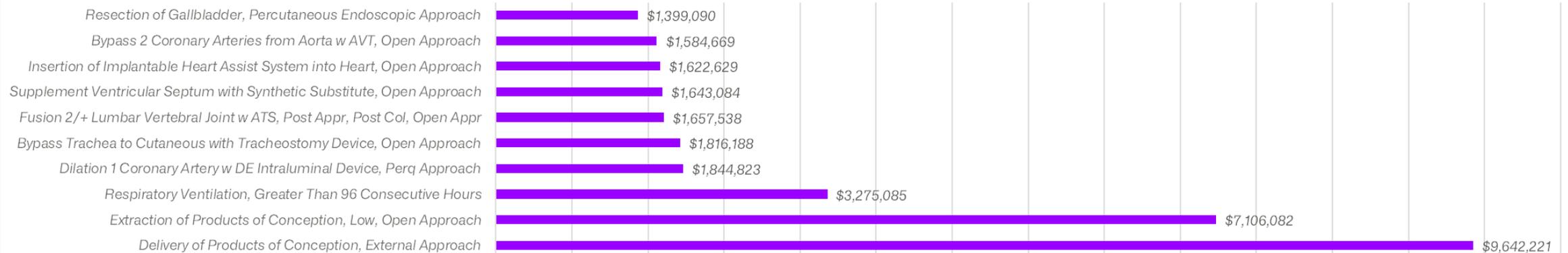
## Volume

Top 10 Principal Procedures: 1,142  
 Total Principal Procedures: 5,765  
 Top 10 as a % of Total: 19.8%

## Cost

Top 10 Principal Procedures (Admission Costs): \$31.6 m  
 Total Principal Procedures (Admission Costs): \$190.3 m  
 Top 10 as a % of Total Admission Costs: 16.6%

Top 10 Admit Principal Procedures by Cost



# Outpatient Medical Detail

	Allowed Amt PMPY Med			Patients		
	Aug 2021 – Jul 2022	Aug 2022 – Jul 2023	% Change	Aug 2021 – Jul 2022	Aug 2022 – Jul 2023	% Change
Major Procedures	\$1,191	\$1,360	14.1%	16,326	17,247	5.6%
Specialty Drugs (Medical)	\$547	\$598	9.2%	3,391	3,444	1.6%
Professional Office Visits	\$557	\$629	13.0%	91,862	93,417	1.7%
Emergency Rooms	\$536	\$632	18.0%	16,366	17,801	8.8%
Radiology	\$385	\$421	9.3%	38,653	41,181	6.5%
Other Outpatient Services	\$365	\$418	14.8%	79,694	80,083	0.5%
Laboratory	\$279	\$292	4.6%	72,676	70,614	-2.8%
Mental Health	\$233	\$270	15.8%	21,613	23,259	7.6%
Substance Abuse	\$23	\$26	15.6%	855	994	16.3%
PT, OT, Speech Therapy	\$124	\$144	16.3%	14,656	15,534	6.0%
Injections and Medications	\$102	\$75	-27.0%	11,717	12,525	6.9%
Supplies and Devices	\$87	\$91	4.8%	13,106	14,057	7.3%
Dialysis	\$59	\$66	11.6%	86	96	11.6%
Durable Medical Equipment	\$31	\$38	22.2%	4,199	4,612	9.8%

# Outpatient Medical Detail

	Utilization (Services per 1000)			Price (Allowed Amount per Service)		
	Aug 2021 – Jul 2022	Aug 2022 – Jul 2023	% Change	Aug 2021 – Jul 2022	Aug 2022 – Jul 2023	% Change
Major Procedures	1,833.3	1,964.8	7.2%	\$650	\$692	6.5%
Specialty Drugs (Medical)	279.7	286.4	2.4%	\$1,957	\$2,087	6.6%
Professional Office Visits	5,399.5	5,710.5	5.8%	\$103	\$110	6.8%
Emergency Rooms	1,930.9	2,134.0	10.5%	\$277	\$296	6.7%
Radiology	1,671.0	1,756.1	5.1%	\$231	\$240	4.0%
Other Outpatient Services	3,283.6	3,511.8	6.9%	\$111	\$119	7.3%
Laboratory	7,299.6	7,531.9	3.2%	\$38	\$39	1.4%
Mental Health	2,340.1	2,622.5	12.1%	\$100	\$103	3.3%
Substance Abuse	167.6	199.5	19.0%	\$136	\$133	-2.8%
PT, OT, Speech Therapy	4,050.3	4,285.5	5.8%	\$31	\$34	9.9%
Injections and Medications	758.2	800.5	5.6%	\$135	\$93	-30.8%
Supplies and Devices	1,053.5	1,141.8	8.4%	\$83	\$80	-3.3%
Dialysis	105.2	103.7	-1.5%	\$564	\$638	13.2%
Durable Medical Equipment	182.5	208.4	14.2%	\$169	\$181	7.0%

# Outpatient Medical Detail: Professional Office Visits

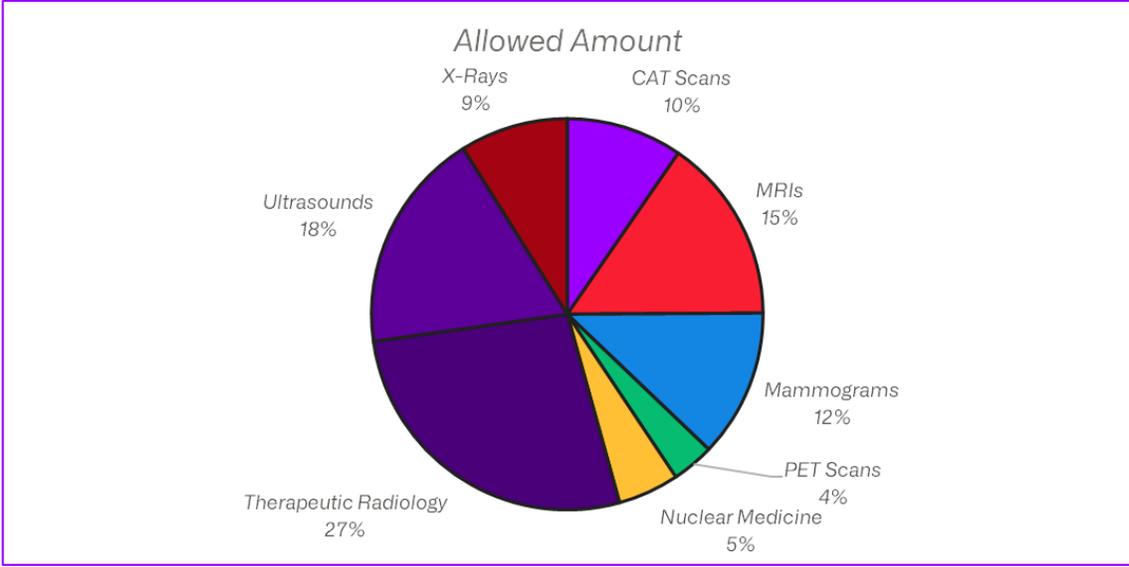
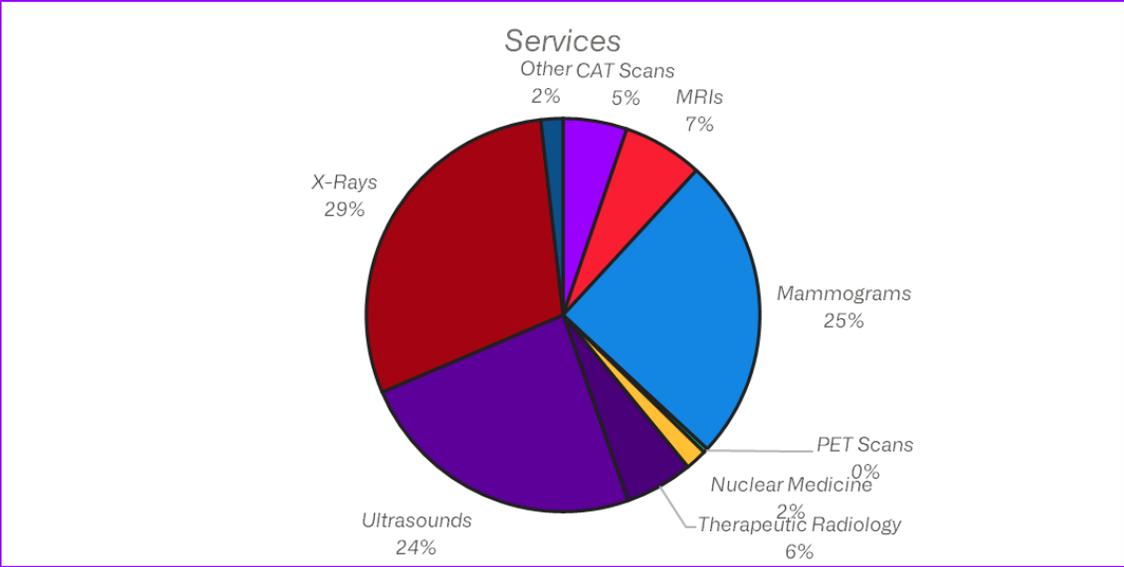
	% Visits			% Allowed Amt			Allowed Amount/Visit			Visits per 1000		
	Aug 2021 - Jul 2022	Aug 2022 - Jul 2023	Change	Aug 2021 - Jul 2022	Aug 2022 - Jul 2023	Change	Aug 2021 - Jul 2022	Aug 2022 - Jul 2023	% Change	Aug 2021 - Jul 2022	Aug 2022 - Jul 2023	% Change
Specialist Visits	37.8%	35.8%	-2.0%	37.1%	35.1%	-1.9%	\$121	\$127	4.3%	1,457	1,505	3.3%
Non-Specialist Visits	62.2%	64.2%	2.0%	62.9%	64.9%	1.9%	\$125	\$130	3.9%	2,397	2,701	12.7%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>		<b>100.0%</b>	<b>100.0%</b>		<b>\$124</b>	<b>\$129</b>	<b>4.1%</b>	<b>3,854</b>	<b>4,206</b>	<b>9.1%</b>



	Visits per 1000	Allowed Amount per Visit
Dermatology	210	\$94
Orthopaedic Surgery	188	\$130
Cardiovascular Dis/Cardiology	115	\$126
Podiatry	113	\$89
Emergency Medicine	69	\$186
Chiropractor/DCM	68	\$83
Ophthalmology	58	\$111
Urology	52	\$118
Otolaryngology	53	\$147
Pain Mgmt/Pain Medicine	49	\$114
Surgeon (NEC)	40	\$129
Neurology	39	\$150
Endocrinology & Metabolism	42	\$136
Allergy & Immunology	40	\$147
Oncology	36	\$147
<b>Top 15</b>	<b>1,166</b>	<b>\$121</b>
<b>All Other Specialists</b>	<b>343</b>	<b>\$145</b>
<b>Total All Specialists</b>	<b>1,505</b>	<b>\$127</b>

# Outpatient Medical Detail: Radiology

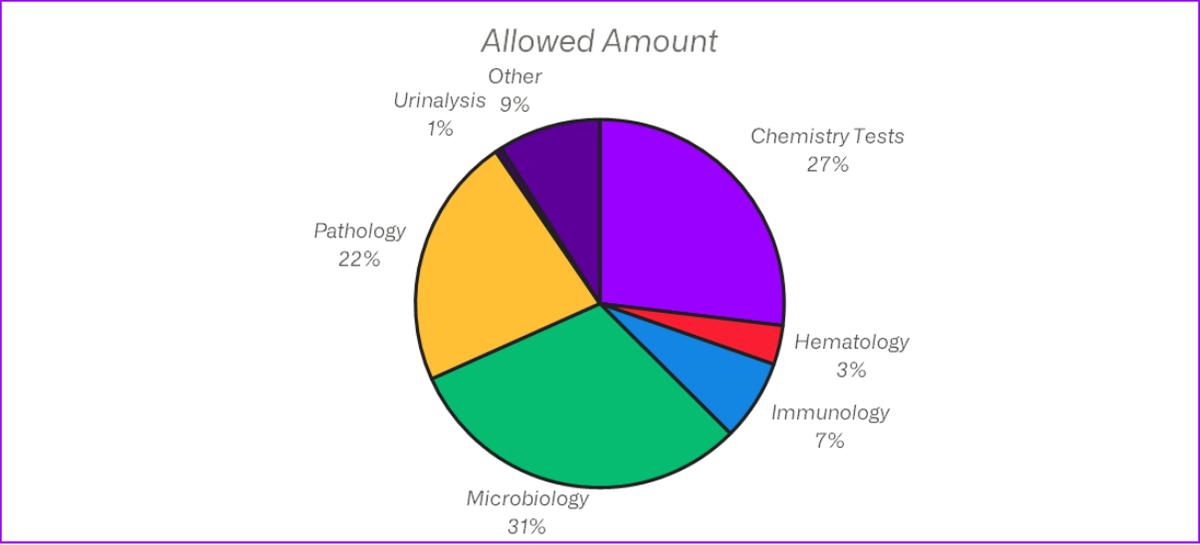
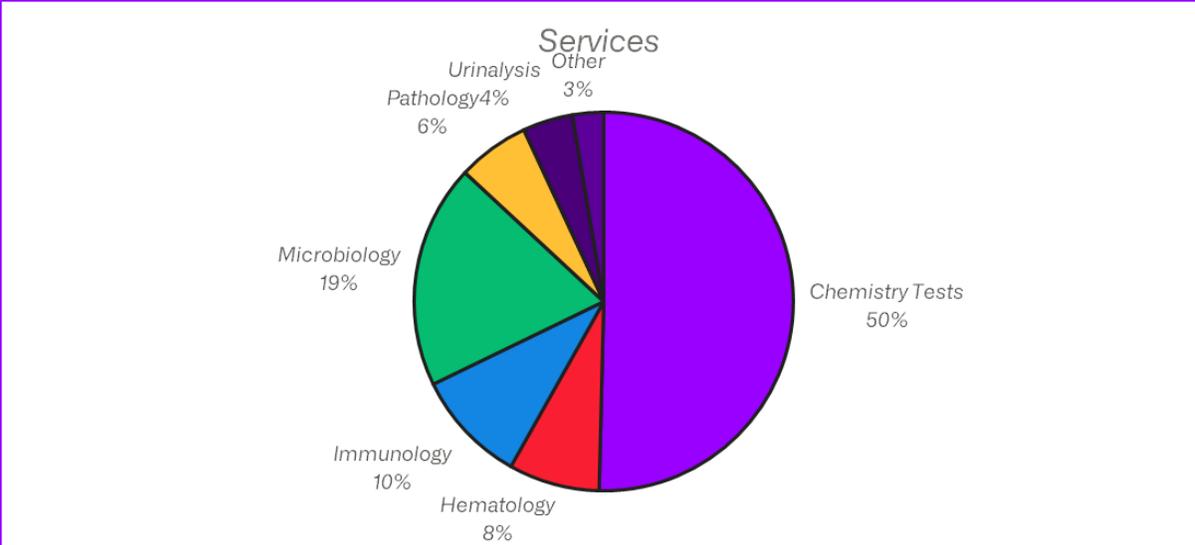
Outpatient Radiology Services	Services per 1000			Allowed Amount per Service			Allowed Amount PMPY			Net Pay PMPY		
	Aug 2021 – Jul 2022	Aug 2022 – Jul 2023	% Change	Aug 2021 – Jul 2022	Aug 2022 – Jul 2023	% Change	Aug 2021 – Jul 2022	Aug 2022 – Jul 2023	% Change	Aug 2021 – Jul 2022	Aug 2022 – Jul 2023	% Change
CAT Scans	82.7	92.2	11.5%	\$443	\$426	-3.8%	\$37	\$39	7.2%	\$33	\$36	7.6%
MRIs	107.6	115.7	7.5%	\$544	\$554	2.0%	\$59	\$64	9.7%	\$55	\$60	9.3%
Mammograms	399.5	440.5	10.2%	\$117	\$121	3.3%	\$47	\$53	13.9%	\$46	\$52	13.8%
PET Scans	4.3	6.6	54.0%	\$3,131	\$2,830	-9.6%	\$13	\$19	39.2%	\$13	\$18	38.8%
Nuclear Medicine	28.3	31.0	9.5%	\$681	\$764	12.1%	\$19	\$24	22.7%	\$19	\$23	22.6%
Therapeutic Radiology	103.9	98.2	-5.5%	\$996	\$1,102	10.6%	\$103	\$108	4.6%	\$101	\$107	6.2%
Ultrasounds	430.0	420.3	-2.2%	\$163	\$170	4.5%	\$70	\$71	2.2%	\$64	\$65	1.7%
X-Rays	484.3	519.7	7.3%	\$70	\$75	6.2%	\$34	\$39	13.9%	\$29	\$33	13.4%
Other	30.4	32.0	5.2%	\$107	\$113	5.6%	\$3	\$4	11.0%	\$3	\$3	9.3%
<b>Total</b>	<b>1671.0</b>	<b>1756.1</b>	<b>5.1%</b>	<b>\$231</b>	<b>\$240</b>	<b>4.0%</b>	<b>\$385</b>	<b>\$421</b>	<b>9.3%</b>	<b>\$362</b>	<b>\$396</b>	<b>9.6%</b>



# Outpatient Medical Detail: Laboratory

## Annual Trend

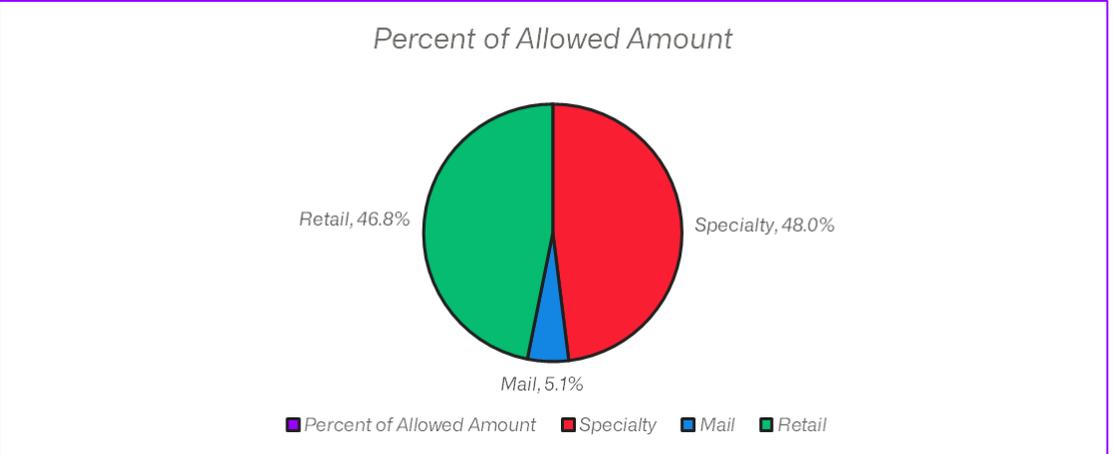
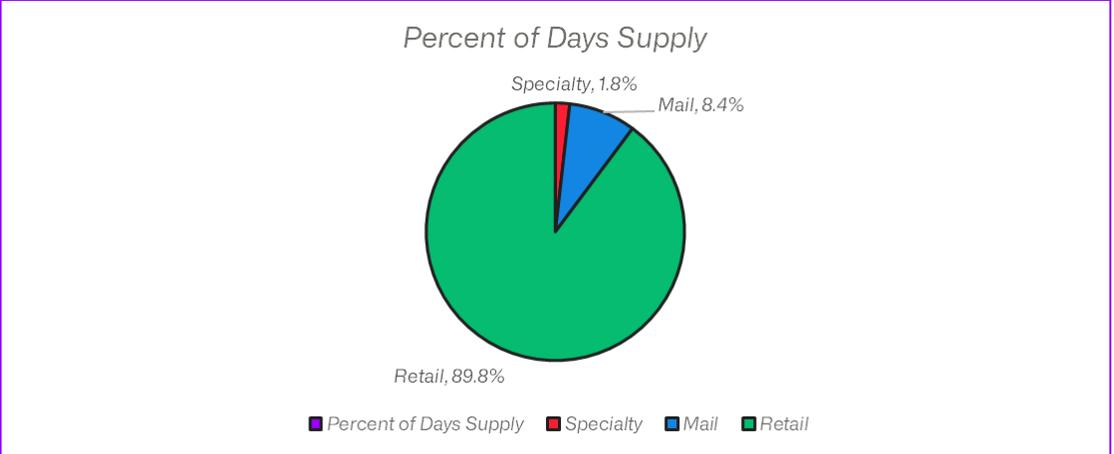
Outpatient Lab Services	Services per 1000			Allowed Amount per Service			Allowed Amount PMPY			Net Pay PMPY		
	Aug 2021 - Jul 2022	Aug 2022 - Jul 2023	% Change	Aug 2021 - Jul 2022	Aug 2022 - Jul 2023	% Change	Aug 2021 - Jul 2022	Aug 2022 - Jul 2023	% Change	Aug 2021 - Jul 2022	Aug 2022 - Jul 2023	% Change
Chemistry Tests	3440.6	3795.3	10.3%	\$20	\$21	2.7%	\$69	\$78	13.3%	\$56	\$62	11.2%
Hematology	532.5	584.6	9.8%	\$14	\$17	26.9%	\$7	\$10	39.3%	\$6	\$7	7.8%
Immunology	756.8	726.8	-4.0%	\$28	\$29	1.8%	\$21	\$21	-2.3%	\$20	\$19	-2.8%
Microbiology	1593.0	1440.4	-9.6%	\$63	\$62	-0.7%	\$100	\$90	-10.2%	\$96	\$85	-11.5%
Pathology	446.1	462.7	3.7%	\$126	\$140	11.1%	\$56	\$65	15.3%	\$51	\$60	17.1%
Urinalysis	305.8	322.0	5.3%	\$5	\$5	1.8%	\$2	\$2	7.2%	\$1	\$1	8.5%
Other	224.8	200.0	-11.0%	\$104	\$131	25.9%	\$23	\$26	12.0%	\$22	\$25	14.8%
<b>Total</b>	<b>7299.6</b>	<b>7531.9</b>	<b>3.2%</b>	<b>\$38</b>	<b>\$39</b>	<b>1.4%</b>	<b>\$279</b>	<b>\$292</b>	<b>4.6%</b>	<b>\$252</b>	<b>\$260</b>	<b>2.8%</b>



# Prescription Drug Detail\*

## Annual Trend

	Aug 2021 - Jul 2022	Aug 2022 - Jul 2023	% Change
<b>Total</b>	Allowed Amount PMPY	\$1,871	\$2,117 13.1%
	Net Pay PMPY	\$1,765	\$1,977 12.0%
	Out of Pocket PMPY	\$99	\$132 33.7%
	Patients per 1000	786.8	819.8 4.2%
	Allowed Amount per Day Supply	\$4.41	\$4.53 2.7%
	Days Supply PMPY	423.8	467.0 10.2%
<b>Mail Order</b>	Allowed Amount PMPY	\$98	\$109 10.5%
	Net Pay PMPY	\$92	\$102 11.2%
	Out of Pocket PMPY	\$7	\$7 <sup>c</sup>
	Patients per 1000	48.1	43.5 -9.6%
	Allowed Amount per Day Supply	\$2.35	\$2.77 17.8%
	Days Supply PMPY	41.8	39.3 -6.2%
<b>Retail</b>	Allowed Amount PMPY	\$919	\$991 7.9%
	Net Pay PMPY	\$828	\$891 7.6%
	Out of Pocket PMPY	\$85	\$95 11.3%
	Patients per 1000	782.6	816.7 4.4%
	Allowed Amount per Day Supply	\$2.45	\$2.36 -3.4%
	Days Supply PMPY	375.3	419.5 11.8%
<b>Specialty</b>	Allowed Amount PMPY	\$854	\$1,016 19.0%
	Net Pay PMPY	\$845	\$984 16.3%
	Out of Pocket PMPY	\$7	\$31 336.1%
	Patients per 1000	35.1	40.6 15.8%
	Allowed Amount per Day Supply	\$128.73	\$122.13 -5.1%
	Days Supply PMPY	6.6	8.3 25.4%

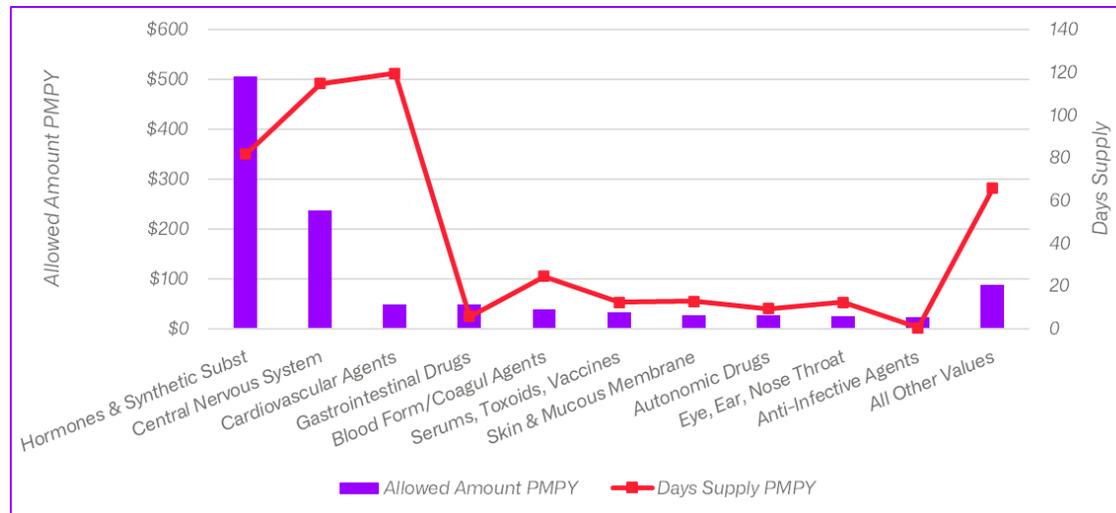


\*Specialty drugs on this slide includes drugs covered under the prescription drug benefit and excludes drugs covered under the medical plans.

# Prescription Drug Detail: Non-Specialty Drugs

## Annual Trend

Therapeutic Class	Allowed Amount PMPY			Net Pay PMPY			Allowed Amt per Days Supply			Days Supply PMPY			Generic Efficiency		
	Aug 2021 - Aug 2022 -			Aug 2021 - Aug 2022 -			Aug 2021 - Aug 2022 -			Aug 2021 - Aug 2022 -			Aug 2021 - Aug 2022 -		
	Jul 2022	Jul 2023	% Change	Jul 2022	Jul 2023	% Change	Jul 2022	Jul 2023	% Change	Jul 2022	Jul 2023	% Change	Jul 2022	Jul 2023	% Change
Hormones & Synthetic Subst	\$434	\$506	16.5%	\$408	\$479	17.2%	\$7	\$6	-11.3%	62	82	31.3%	93.6%	93.2%	-0.4%
Central Nervous System	\$239	\$238	-0.4%	\$213	\$209	-2.1%	\$2	\$2	-5.4%	109	115	5.2%	94.7%	97.3%	2.8%
Cardiovascular Agents	\$52	\$49	-5.2%	\$39	\$37	-6.0%	\$0	\$0	-8.2%	116	120	3.3%	99.9%	100.0%	0.0%
Blood Form/Coagul Agents	\$44	\$48	11.1%	\$41	\$46	11.2%	\$14	\$9	-39.6%	3	6	84.0%	99.9%	99.9%	0.0%
Gastrointestinal Drugs	\$42	\$38	-9.9%	\$37	\$34	-9.4%	\$2	\$2	-15.6%	23	25	6.8%	99.9%	99.9%	0.0%
Autonomic Drugs	\$31	\$33	6.3%	\$27	\$29	5.9%	\$3	\$3	-1.3%	11	12	7.7%	99.9%	99.9%	0.0%
Skin & Mucous Membrane	\$24	\$28	13.5%	\$21	\$23	11.5%	\$2	\$2	9.1%	12	13	4.1%	99.5%	98.0%	-1.4%
Eye, Ear, Nose Throat	\$33	\$26	-22.0%	\$30	\$22	-25.5%	\$4	\$3	-27.7%	9	9	7.9%	98.7%	98.7%	0.0%
Serums, Toxoids, Vaccines	\$20	\$24	18.2%	\$16	\$18	13.9%	\$2	\$2	5.5%	11	12	12.0%	99.9%	100.0%	0.0%
Anti-Infective Agents	\$35	\$23	-35.7%	\$35	\$23	-35.8%	\$43	\$57	32.3%	1	0	-51.4%	100.0%	100.0%	0.0%
All Other Values	\$62	\$88	41.5%	\$51	\$74	44.3%	\$1	\$1	29.6%	60	66	9.2%	99.6%	99.7%	0.1%
<b>Total</b>	<b>\$1,017</b>	<b>\$1,100</b>	<b>8.2%</b>	<b>\$920</b>	<b>\$993</b>	<b>8.0%</b>	<b>\$2</b>	<b>\$2</b>	<b>-1.6%</b>	<b>417</b>	<b>459</b>	<b>10.0%</b>	<b>97.4%</b>	<b>98.2%</b>	<b>0.8%</b>



# Specialty Drug Detail<sup>1</sup>

	Allowed Amount			Patients			Allowed Amount per Patient		
	Aug 2021 – Jul 2022	Aug 2022 – Jul 2023	% Change	Aug 2021 – Jul 2022	Aug 2022 – Jul 2023	% Change	Aug 2021 – Jul 2022	Aug 2022 – Jul 2023	% Change
Medical Specialty	\$54,559,635	\$59,836,451	9.7%	3,391	3,445	1.6%	\$16,090	\$17,369	8.0%
Prescription Specialty	\$85,122,144	\$101,772,864	19.6%	3,878	4,519	16.5%	\$21,950	\$22,521	2.6%

Top 10 Specialty Drugs Through Medical Plans		Allowed Amount	Patients	Allowed/Patient
J9271	Inject pembrolizumab 1 mg	\$5,725,918	53	\$108,036
J2350	Inject, ocrelizumab, 1 mg	\$3,677,807	52	\$70,727
J9144	Inj, daratumumab, 10 mg and hyaluronidase-fihj	\$2,865,731	14	\$204,695
J2506	Inject, pegfilgrastim, excl biosimilar, 0.5 mg	\$2,342,638	51	\$45,934
J3380	Inject vedolizumab 1 mg	\$2,029,959	51	\$39,803
J9299	Inject nivolumab 1 mg	\$1,799,567	15	\$119,971
96413	CHEMOTX ADMN IV NFS TQ UP 1 HR	\$1,562,615	551	\$2,836
J2323	Injection natalizumab, 1 mg	\$1,423,577	15	\$94,905
Q5103	Inj, infliximab-dyyb, inflectra, 10 mg	\$1,300,867	92	\$14,140
J0585	Injection onabotulinumtoxinA, 1 unit	\$1,254,383	309	\$4,059
<b>Total Top 10</b>		<b>\$22,728,679</b>	<b>894</b>	<b>\$25,424</b>
<b>Percent of Overall Total (Medical Specialty)</b>		<b>38.0%</b>	<b>26.0%</b>	

<sup>1</sup>Specialty drugs are defined in a Merative service category group and include drugs paid under the prescription benefit and the medical benefit. Although there is no consensus definition, the continuum of drugs included may have the following characteristics: relatively costly (at least \$670 per month for a 30-day supply, according to CMS); often injected or infused; involve a significant degree of patient education, monitoring and management; require special preparation, handling or monitoring; and may be biologically created vs. a chemical compound.

# Specialty Drug Detail

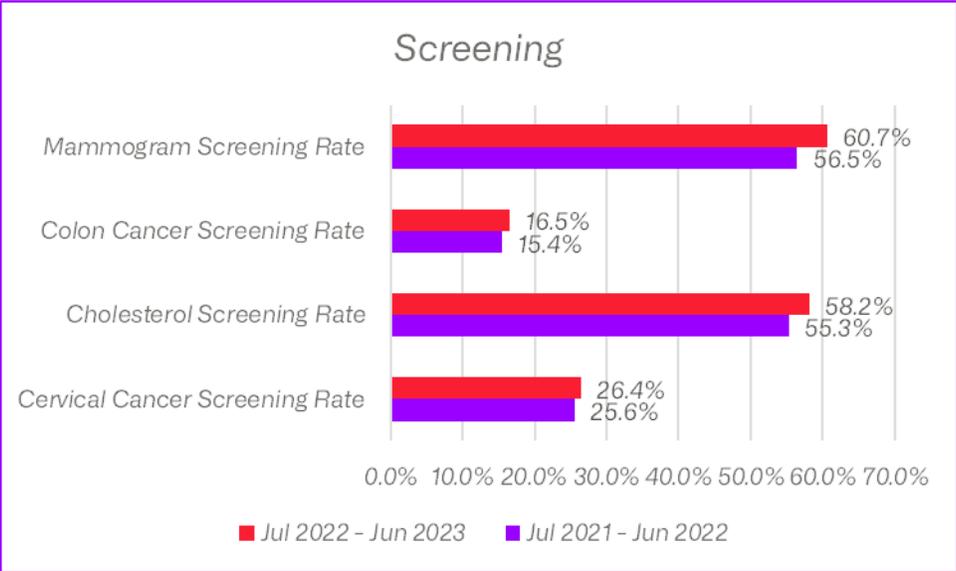
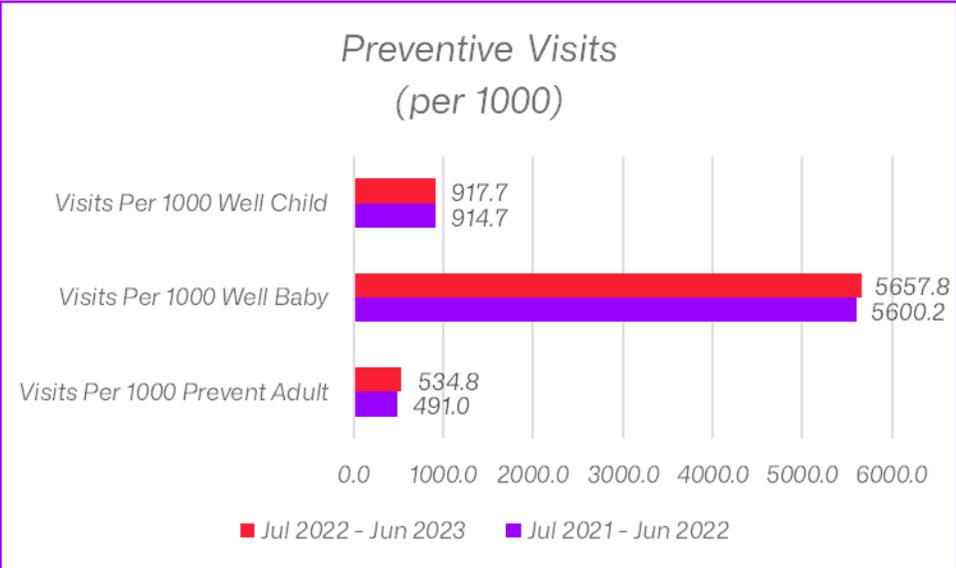
**Top 15 Through the Prescription Plan**

	Allowed Amount	Patients
HUMIRA	\$13,464,180	223
STELARA	\$7,189,801	79
DUPIXENT	\$5,633,379	226
TREMFYA	\$5,297,273	102
SKYRIZI	\$3,989,931	73
ENBREL	\$2,668,434	59
COSENTYX	\$2,580,702	51
TALTZ	\$2,107,818	43
OTEZLA	\$1,629,120	11
VERZENIO	\$1,607,099	57
BIKTARVY	\$1,529,610	62
SPRYCEL	\$1,367,323	13
TRIKAFTA	\$1,348,996	8
RINVOQ	\$1,310,445	34
CIMZIA	\$1,244,656	28
<b>Total</b>	<b>\$52,968,765</b>	<b>1,069</b>
<b>Percent of Overall Total (Rx Specialty)</b>	<b>52.0%</b>	<b>23.7 %</b>

# Mental Health and Substance Abuse Detail

	Mental Health			Substance Abuse		
	Aug 2021 – Jul 2022	Aug 2022 – Jul 2023	% Change	Aug 2021 – Jul 2022	Aug 2022 – Jul 2023	% Change
<b>Overall</b>						
Patients per 1000 Inpatient	4.2	4.2	0.3%	1.4	1.4	-2.5%
Pats per 1000 Outpatient	195.4	209.0	7.0%	7.7	8.9	15.6%
<b>Inpatient</b>						
Allow Amt PMPY Adm Acute	\$51	\$56	9.6%	\$22	\$25	13.5%
Net Pay PMPY Adm Acute	\$48	\$54	11.7%	\$21	\$24	14.1%
Allow Amt Per Adm Acute	\$13,293	\$13,704	3.1%	\$11,382	\$13,465	18.3%
Days LOS Admit Acute	10.8	10.3	-4.8%	9.1	9.8	7.4%
Admits Per 1000 Acute	3.8	4.1	6.3%	1.9	1.9	-4.0%
<b>Outpatient</b>						
Allow Amt PMPY OP Med	\$227	\$266	17.2%	\$22	\$26	15.8%
Net Pay PMPY OP Med	\$210	\$243	15.7%	\$21	\$24	19.5%
Allow Amt Per Svc OP Med	\$100	\$105	5.1%	\$134	\$132	42.5%
Svcs Per 1000 OP Med	2278.7	2541.6	11.5%	166.9	198.8	-18.7%

# Preventive Visits and Screening Overview

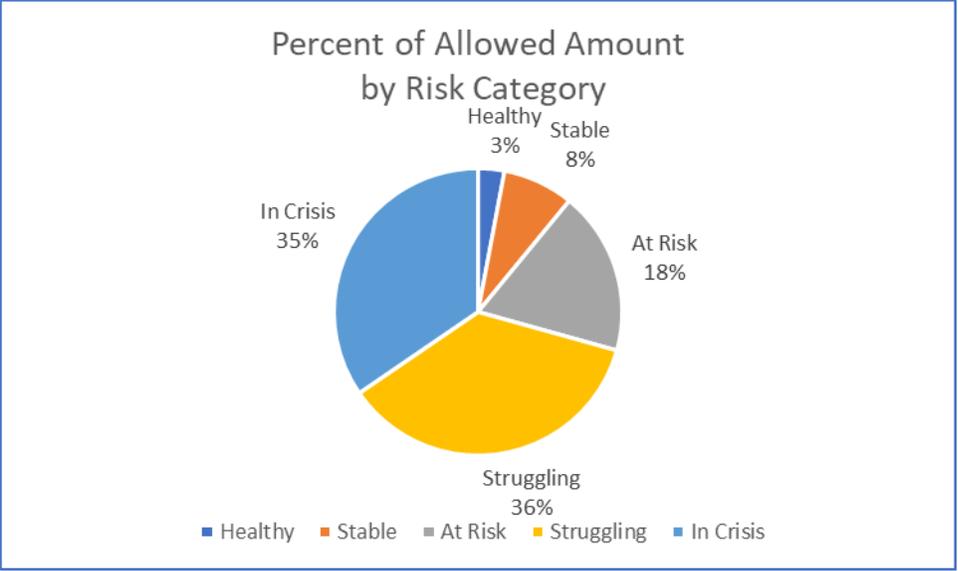
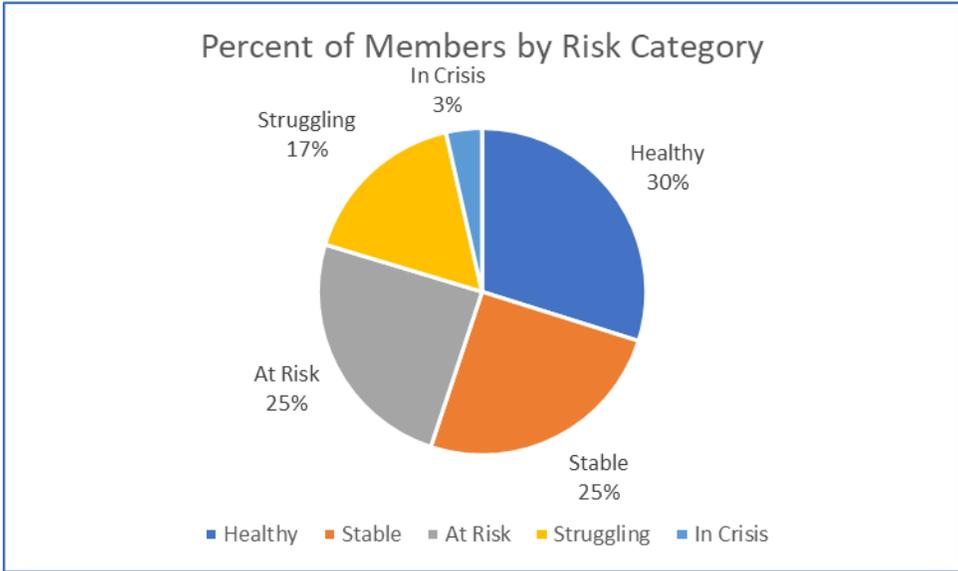


# Clinical Overview

Annual Trend: Conditions of Interest	Allowed Amount PMPY (Medical)			Patients per 1000			Allowed Amount per Patient (Medical)		
	Aug 2021 – Jul 2022	Aug 2022 – Jul 2023	Change	Aug 2021 – Jul 2022	Aug 2022 – Jul 2023	Change	Aug 2021 – Jul 2022	Aug 2022 – Jul 2023	Change
Asthma	\$25.24	\$29.20	15.7%	33.1	37.4	13.0%	\$686.71	\$701.98	2.2%
Cancer - Breast	\$88.12	\$104.73	18.8%	6.8	7.2	5.2%	\$11,679.55	\$13,172.81	12.8%
Cancer - Colon	\$18.60	\$30.87	66.0%	1.5	1.6	8.3%	\$11,101.54	\$16,984.77	53.0%
Cancer - Lung	\$33.50	\$33.04	-1.4%	1.0	1.2	24.0%	\$30,636.59	\$24,324.19	-20.6%
Cancer - Skin	\$24.73	\$31.25	26.4%	26.9	28.3	5.2%	\$828.42	\$994.13	20.0%
Cerebrovascular Disease	\$70.62	\$80.32	13.7%	10.4	11.9	14.2%	\$6,115.86	\$6,083.00	-0.5%
Chronic Obstruc Pulm Dis(COPD)	\$8.52	\$12.46	46.3%	5.1	5.3	4.4%	\$1,515.78	\$2,121.14	39.9%
Congestive Heart Failure	\$9.61	\$23.44	144.0%	2.9	3.2	9.0%	\$2,973.47	\$6,648.97	123.6%
Coronary Artery Disease	\$98.63	\$109.52	11.0%	13.9	14.5	4.3%	\$6,379.32	\$6,781.44	6.3%
Diabetes	\$91.65	\$99.83	8.9%	85.9	95.2	10.9%	\$961.57	\$943.46	-1.9%
Hypertension, Essential	\$60.78	\$77.49	27.5%	115.4	118.6	2.7%	\$474.49	\$588.00	23.9%
Mental Hlth - Depression	\$109.40	\$125.06	14.3%	90.9	96.2	5.8%	\$1,084.68	\$1,170.12	7.9%
Osteoarthritis	\$161.95	\$199.57	23.2%	59.5	61.5	3.3%	\$2,451.33	\$2,919.21	19.1%
Renal Function Failure	\$89.22	\$109.97	23.2%	9.8	11.0	11.6%	\$8,166.41	\$9,010.14	10.3%
Spinal/Back Disord, Low Back	\$182.46	\$182.76	0.2%	92.8	97.7	5.2%	\$1,771.34	\$1,683.69	-4.9%
Pneumonia	\$14.77	\$23.62	60.0%	5.4	7.4	36.9%	\$2,457.59	\$2,867.20	16.7%
Pregnancy	\$299.06	\$300.77	0.6%	25.4	24.6	-3.3%	\$10,611.93	\$11,018.88	3.8%

# Risk Profile<sup>1</sup> (Based on FY22 Claims Experience)

	Member Age Avg	Patients	Allowed Amount	Allow Amt PMPY
Healthy	25.0	30,833	\$24,350,267	\$755
Stable	30.8	26,020	\$65,597,910	\$2,679
At Risk	40.6	25,396	\$151,804,552	\$6,436
Struggling	46.2	17,326	\$297,697,274	\$18,486
In Crisis	50.8	3,662	\$284,917,726	\$88,083



<sup>1</sup>Definitions for each of the risk category are included on the next slide.

# Risk Categories

- **Healthy** represents nearly 50% of the privately insured under-65 U.S. population, who account for less than 5% of total healthcare cost. Most patients in this category are infrequent or non-utilizers of the healthcare system, most often being treated for occasional low severity acute conditions.
- **Stable** represents nearly 25% of the privately insured under-65 U.S. population, who account for 10-15% of total healthcare cost. Most patients in this category are somewhat active utilizers of the healthcare system, most often being treated for low-severity acute conditions.
- **At Risk** represents between 15 and 20% of the privately insured under-65 U.S. population, who account for 20-25% of total healthcare cost. Most patients in this category are active utilizers of the healthcare system, most often being treated for multiple medium-severity acute conditions and/or low-severity chronic conditions.
- **Struggling** represents between 5 and 10% of the privately insured under-65 U.S. population, who account for 25-30% of total healthcare cost. Most patients in this category are heavy utilizers of the healthcare system, most often being treated for multiple high-severity acute conditions and/or medium-severity chronic conditions.
- **In-Crisis** represents the top 2% of the privately insured under-65 U.S. population, who account for approximately 30% of total healthcare cost. Most patients in this category are heavy utilizers of the healthcare system, most often being treated for multiple severe acute and/or chronic conditions.